

Fill in this information to identify the case:

Debtor 1 RYAN S. KADLECIK

Debtor 2 CHERI L. KADLECIK
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 20-21563JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: MIDFIRST BANK SSB* Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account 5 0 6 6

Property Address: 4001 OAK POINT CIRCLE
MCKEES ROCKS PA 15136

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>5,368.13</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>5,368.13</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>5,368.13</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$2,374.32

The next postpetition payment is due on

8 / 1 / 2025
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 RYAN S. KADLECIK
Name

Case number (if known) 20-21563JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 07/01/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RYAN S. KADLECIC**
NameCase number (if known) **20-21563JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
POST PETITION FEE NOTICE (Part *** ERROR ***)				
05/23/2025	1331327	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	447.56
06/25/2025	1333766	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	377.44
				<u>825.00</u>

MORTGAGE ARR. (Part 2 (b))

09/24/2021	1210676	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	51.98
10/25/2021	1213748	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	124.39
11/22/2021	1216783	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	115.00
12/23/2021	1219858	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	574.90
01/26/2022	1222919	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	114.19
02/23/2022	1225795	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	113.79
03/25/2022	1228754	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	113.39
04/26/2022	1231798	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	112.98
05/25/2022	1234837	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	564.75
06/27/2022	1237864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	112.17
07/26/2022	1240808	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	109.91
08/24/2022	1243693	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	109.50
09/27/2022	1246560	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	109.10
10/25/2022	1249390	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	99.55
11/23/2022	1252166	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	523.29
12/22/2022	1254926	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	89.74
01/26/2023	1257653	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	89.40
02/23/2023	1260276	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	89.06
03/28/2023	1263045	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	88.72
04/25/2023	1265864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	88.38
05/25/2023	1268722	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	511.53
06/26/2023	1271618	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	77.95
07/25/2023	1274384	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	72.18
08/25/2023	1277155	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	71.90
09/26/2023	1279908	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	71.62
10/25/2023	1282616	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	90.59
11/27/2023	1285294	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	83.84
12/21/2023	1287884	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	83.50
01/26/2024	1290563	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	495.16
03/26/2025	1326440	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	166.96
04/25/2025	1328906	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	178.00
05/23/2025	1331327	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	70.71
				<u>5,368.13</u>

MORTGAGE REGULAR PAYMENT (Part 3)

07/29/2020	1165964	CALIBER HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	3,152.38
08/25/2020	1170071	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,103.37
09/28/2020	1173167	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,268.11
10/26/2020	1176264	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,101.49
11/24/2020	1179334	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,233.77
12/21/2020	1182285	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,313.90
01/25/2021	1185255	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	3,552.20
02/22/2021	1188389	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,426.43
03/26/2021	1191675	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,448.23
04/26/2021	1194925	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,459.86
05/25/2021	1198048	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,465.76
06/25/2021	1201233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	3,703.10
07/26/2021	1204435	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,390.60
08/26/2021	1207557	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.02
09/24/2021	1210676	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
10/25/2021	1213748	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
11/22/2021	1216783	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
12/23/2021	1219858	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
01/26/2022	1222919	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
02/23/2022	1225795	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
03/25/2022	1228754	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
04/26/2022	1231798	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
05/25/2022	1234837	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15

Debtor 1 **RYAN S. KADLECIC**
Name

Case number (if known) **20-21563JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
06/27/2022	1237864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,248.15
07/26/2022	1240808	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
08/24/2022	1243693	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
09/27/2022	1246560	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
10/25/2022	1249390	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
11/23/2022	1252166	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
12/22/2022	1254926	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
01/26/2023	1257653	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
02/23/2023	1260276	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
03/28/2023	1263045	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
04/25/2023	1265864	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
05/25/2023	1268722	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
06/26/2023	1271618	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,255.37
07/25/2023	1274384	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
08/25/2023	1277155	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
09/26/2023	1279908	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
10/25/2023	1282616	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
11/27/2023	1285294	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
12/21/2023	1287884	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
01/26/2024	1290563	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,277.54
02/26/2024	1293228	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,936.46
03/26/2024	1295873	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,140.89
05/29/2024	1301233	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	3,262.86
06/25/2024	1303771	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,177.30
07/25/2024	1306368	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,178.17
08/26/2024	1308946	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	3,320.38
09/25/2024	1311536	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,391.72
10/25/2024	1314058	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,800.29
11/25/2024	1316625	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,901.64
12/23/2024	1319029	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,465.05
01/28/2025	1321524	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,931.46
02/25/2025	1323954	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,876.04
03/26/2025	1326440	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,374.32
04/25/2025	1328906	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,374.32
05/23/2025	1331327	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,374.32
06/25/2025	1333766	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	2,374.32
				<u>141,242.48</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RYAN S. KADLECIK
CHERI L. KADLECIK
4001 OAK POINT CIRCLE
MC KEES ROCKS, PA 15136

BRYAN P KEENAN ESQ
BRYAN P KEENAN & ASSOC PC
993 GREENTREE RD STE 200
PITTSBURGH, PA 15220

MIDFIRST BANK SSB*
ATTN BANKRUPTCY TRUSTEE PMTS*
999 NW GRAND BLVD STE 100
OKLAHOMA CITY, OK 73118

MIDFIRST BANK
999 NW GRAND BLVD #110
OKLAHOMA CITY, OK 73118-6077

ALDRIDGE PITE LLP
3333 CAMINO DEL RIO SOUTH STE 225
SAN DIEGO, CA 92108

7/1/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee